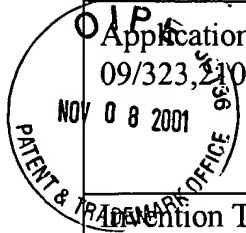


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<b>AMENDMENT TRANSMITTAL LETTER</b>		Docket Number: CITI0049-CON	
Application Number 09/323,210	Filing Date June 01, 1999	Examiner INGBERG, T.	Art Unit 2765
Invention Title: <b>SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES</b>		Inventor(s) James ZEENAH, et al	NOV 13 2001

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I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	111	minus	107	4	18.00	72.00
INDEPENDENT CLAIMS	6	minus	3	3	84.00	252.00
MULTIPLE DEPENDENT CLAIM ADDED					260.00	00.00
					<b>TOTAL</b>	<b>324.00</b>
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.						SMALL ENTITY TOTAL n/a

II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. ~~30,453~~ 30,453. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:  
(202) 508-5800  
All correspondence should continue to be directed to our below-listed address.

Date: 11/8/01

By:   
George T. Marcou  
Registration No.: 33,014

KILPATRICK STOCKTON, LLP  
Suite 900  
607 14th Street, N.W.  
Washington, D.C. 20005  
Telephone: (202) 508-5800  
(202) 508-5858 (facsimile)